

DEC 11 2025

SUSAN STRICKLAND  
COUNTY CLERK VAN ZANDT COUNTY  
BY \_\_\_\_\_ DEP**Notice of Foreclosure Sale****January 6, 2026**

Deed of Trust ("Deed of Trust"):

## Deed of Trust-

Dated: September 8, 2018

Grantor: Victor Gonzalez and Erika Gonzales

Trustee: Justin Beckham  
Substitute Trustee: R. Paul Elliott

Lender: John G. Howell and Penny Howell  
Successor Lender in Assigned: Eric Howell

Recorded in: Document No. 2018-008389 of the real property records of Van Zandt County, Texas

Secures: Promissory Note ("Note") in the original principal amount of \$62,000.00, executed by Victor Gozalez and Erika Gonzales ("Borrower") and payable to the order of Lender

Assignment: The Note and the liens and security interests of the Deed of Trust were transferred and assigned to Eric Howell ("Beneficiary") by an instrument dated September 18, 2025, recorded in 2019-008415 of the real property records of Van Zandt County, Texas

Property Description: See Exhibit "A".

**Foreclosure Sale:**

Date: Tuesday, January 6, 2026

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 AM and not later than three hours thereafter.

Place: North Entrance, Van Zandt County Courthouse, Canton, Texas

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the

Property will be sold to the highest bidder for cash, except that Eric Howell's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Eric Howell, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Eric Howell's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Eric Howell's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Eric Howell passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Eric Howell. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.**

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**



---

R. Paul Elliott  
Attorney for Mortgagee  
301 S. Main St.  
Canton, TX 75103  
Telephone (903) 567-4141  
Telecopier (903) 567-6228

Exhibit "A"

All that certain lot, tract or parcel of land situated in the JOHN WALLING SURVEY, Abstract No. 891, Van Zandt County, Texas, same being all of a called 0.41 acre tract as found in Warranty Deed dated January 30, 1998, from Pam Dillard, a single person, to William J. Miller and wife, Marjorie Ellen Miller, as found recorded in Volume 1453, page 850, of the Real Records of Van Zandt County, Texas, and being part of the land conveyed in Warranty Deed dated July 10, 1962, from Trucit Mayo to Jack D. Toone and wife, Delores Toone, as found recorded in Volume 534, page 530, of the Deed Records of Van Zandt County, Texas, and being more fully described as follows:

**BEGINNING** at a 1/2" iron rod set on the North line of Ohio Street for the recognized Southwest corner of said 0.41 acre tract, same being the Southwest corner of this;

**THENCE:** North 150.45 feet with the recognized West line of said 0.41 acre tract to a 1/2" iron rod set for the recognized Northwest corner of said 0.41 acre tract;

**THENCE:** South 69 deg. 47 min. 24 sec. East approaching and with the recognized and occupied North line of said 0.41 acre tract, passing the Northeast corner of same at 119.88 feet, and continuing on with the North line of said Toone's tract for an over-all total distance of 124.04 feet to a chain link fence corner post found for the occupied Northeast corner of this;

**THENCE:** South 00 deg. 04 min. 20 sec. West 150.00 feet to a 1/2" iron rod set on the North line of said Ohio Street and on the recognized South line of said Toone's tract for the Southeast corner of this;

**THENCE:** West with the North line of said Ohio Street and with the recognized South line of said Toone's tract, passing the Southwest corner of said Toone's tract at 3.97 feet, and continuing